						•		
Fill	in this informa	tion to identify ye	our case:					
Deb	tor 1	James W Ry	/an			Ch	eck if this is:	
L.							An amended filing	
	tor 2	Joyel Ryan					A supplement show 13 expenses as of	ving postpetition chapter
(Spc	ouse, if filing)						To expenses us of	the following date.
Unit	ed States Bankr	uptcy Court for the	EASTE	RN DISTRICT OF PENNS	SYLVANIA		MM / DD / YYYY	
1	e number 18 nown)	3-12420						
Of	fficial Fo	rm 106J						
S	chedule	J: Your	Exper	ises				12/15
Be info	as complete a	and accurate as	s possible eded, atta	. If two married people and the contract in the contract is the contract in th				
Par 1.	t 1: Descr	ibe Your House	ehold					
••	□ No. Go to							
			in a separ	ate household?				
	■ N							
		_	st file Offic	ial Form 106J-2, <i>Expenses</i>	s for Separate House	ehold of De	ebtor 2.	
2.	Do you have	e dependents?	□ No	•	•			
۷.	-	•	□ NO	F:11 4 41-:- if f	Dan and anti-		Dan and anti-	Dana danandant
	Do not list De Debtor 2.	ebtor 1 and	Yes.	Fill out this information for each dependent	Dependent's relat Debtor 1 or Debto		Dependent's age	Does dependent live with you?
	Do not state	the						□ No
	dependents	names.			Granddaughte	er	1 month	Yes
					0		45	□ No
					Son		15	■ Yes
					Son		20	□ No ■ Yes
								■ res □ No
					Daughter		23	■ Yes
								□ No
					Mother		64	■ Yes
								□ No
					Father		65	■ Yes
3.	expenses of	enses include f people other t d your depende	than _	No Yes				
exp	imate your ex		our bankr	ly Expenses uptcy filing date unless y y is filed. If this is a supp				
the		n assistance an		government assistance i cluded it on <i>Schedule I:</i> \			Your exp	enses
4.		or home owners and any rent for th		nses for your residence. I or lot.	nclude first mortgag	e 4.	\$	1,681.61
	If not includ	led in line 4:						
	4a. Real e	estate taxes				4a.	\$	0.00
		rty, homeowner'	s. or renter	's insurance		4b.	·	0.00

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Debtor 1 Debtor 2	James W Ryan Joyel Ryan	Case number (if known)	18-12420
4c.	Home maintenance, repair, and upkeep expenses	4c. \$	0.00
4d.	Homeowner's association or condominium dues	4d. \$	0.00
5. Add	litional mortgage payments for your residence, such as home equity loans	5. \$	0.00

Case 18-12420-amc Doc 28 Filed 10/09/18 Entered 10/09/18 12:09:18 Desc Main Document Page 3 of 3

	Debtor 1 Debtor 2	James W Ryan	Cooo numb	or (if known)	18-12420			
Fig. Electricity, heat, natural gas 6a \$ 275.00	Denioi Z	Joyel Ryan	Case numb	cı (II KIIOWII)	IV IMTMV			
6a Electricity, heat, natural gas 6a \$ 275.00	6. Utili	ties:						
6b. Water, søwer, garbage collection 6c. Telephone, cell phone, Internet, satellite, and cable services 6c. \$ 280.00 6c. Telephone, cell phone, Internet, satellite, and cable services 6c. \$ 280.00 6d. Other. Specify: Garbage 6d. \$ 45.00 7. Food and housekeeping supplies 7. \$ 450.00 7. Food and housekeeping supplies 7. \$ 450.00 7. Food and housekeeping supplies 7. \$ 450.00 7. Childzer and children's education costs 8. \$ 80.00 8. Childzer and children's education costs 8. \$ 80.00 9. Clothing, laundry, and dry cleaning 9. \$ 50.00 9. Personal care products and services 11. \$ 25.00 11. Medical and dental expenses 11. \$ 25.00 12. Transportation. Include gas, maintenance, bus or train fare. 2. \$ 280.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books 13. \$ 150.00 15. Insurance 15a. \$ 50.00 15a. Life insurance deducted from your pay or included in lines 4 or 20. 15a. \$ 0.00 15b. Health insurance 15b. \$ 0.00 15c. Vehicle insurance deducted from your pay or included in lines 4 or 20. \$ 0.00 15c. Vehicle insurance, specify. 15d. \$ 0.00 15d. Other insurance, specify. 15d. \$ 0.00 15d. Other insurance, specify. 15d. \$ 0.00 15r. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$ 0.00 15r. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$ 0.00 15r. Other, Specify: 17a. \$ 225.31 17b. Car payments for Vehicle 2 17b. \$ 0.00 17c. Other, Specify: 17d. \$ 0.00 17d. Other, Specify: 17d. \$ 0.00 18d. Your payments of vehicle 2 17b. \$ 0.00 19d. Other payments of other who do not three with one tone with you. \$ 0.00 19d. Other payments of unknet to support others who do not live with you. \$ 0.00 19d. Other payments of unknet to support others who do not live with you. \$ 0.00 19d. Other payments of			6a.	\$	275.00			
6d. d Other. Specify: Garbage 6d. \$ 45.00 7 Food and housekeeping supplies 7. \$ 450.00 8 Childcare and children's education costs 8. \$ 80.00 9 Clothing, laundry, and dry cleaning 9. \$ 50.00 10 Personal care products and services 10. \$ 0.00 11 Medical and dental expenses 11. \$ 25.00 11 Medical and dental expenses 11. \$ 25.00 11 Medical and dental expenses 12. \$ 280.00 12 Transportation. Include gas, maintenance, bus or train fare. Do not include car payments. 13 Entertainment, clubs, recreation, newspapers, magazines, and books 13. \$ 150.00 14 Chartable contributions and religious donations 14. \$ 0.00 15 Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance 15b. Health insurance 15b. C 237.00 15b. Health insurance 15c. \$ 0.00 15c. Vehicle insurance specify: 15c. \$ 0.00 15d. Other insurance. Specify: 16. \$ 0.00 15d. Other insurance. Specify: 17b. \$ 0.00 17 Installment or lease payments: 17a. Car payments for Vehicle 1 17a. \$ 225.31 17b. Car payments for Vehicle 1 17b. \$ 0.00 17c. Other. Specify: 17c. \$ 0.00 17d. Other. Specify: 17c. \$ 0.00 17d. Other. Specify: 17c. \$ 0.00 18 Your payments of allmony, maintenance, and support that you did not report as deducted from your pay or there with you. \$ 0.00 19 Other payments of allmony, maintenance, and support that you did not report as deducted from your pay on inspective there with you. \$ 0.00 19 Other real property expenses not included in lines 4 or \$ of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a. Mortgages on other property 20b. Real estate taxes 2 20c. Property, homeowner's, or renter's insurance 20c. \$ 0.00 20d. Maintenance, repair, and upkeep expenses 20d. \$ 0.00 20d. Maintenance, repair, and upkeep expenses 22a. Add lines 4 through 21. 22b. Capy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 \$ 3.823.92 22c. Add lines 4 through 21. 22c. Add line 24 and 22b. The result is your monthly expenses from Definity income) 1	6b.	Water, sewer, garbage collection	6b.	\$	45.00			
6d Other Specify: Garbage 6d \$ 45,00	6c.	Telephone, cell phone, Internet, satellite, and cable services	6c.	\$	280.00			
7. Food and housekeeping supplies 7. \$ 450.00	6d.	Other. Specify: Garbage	6d.	\$				
B. Childcare and children's education costs B. \$ \$0.00	7. Foo		7.	\$				
9. Clothing, laundry, and dry cleaning 10. Personal care products and services 11. \$ 0.00 11. Medical and dental expenses 11. \$ 25.00 12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments. 12. \$ 280.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books 13. \$ 150.00 14. Charitable contributions and religious donations 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance 15b. \$ 0.00 15b. Health insurance 15c. \$ 237.00 15d. Other insurance. \$ 15c. \$ 237.00 15d. Other insurance. Specify: 15d. Other insurance. Specify: 15d. Other insurance. Specify: 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: 17b. Car payments for Vehicle 1 17c. Other. Specify: 17d. Other. Specify: 17d. Other. Specify: 17d. Other. Specify: 17d. Other. Specify: 18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I), specify: 19. Other payments you make to support others who do not live with you. Specify: 19. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20b. Real estate taxes 20c. \$ 0.00 20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses 20d. \$ 0.00 20d. Maintenance, repair, and upkeep expenses 20d. \$ 0.00 20d. Maintenance, repair, and upkeep expenses 22d. Add lines 4 through 21. 22b. Calculate your monthly expenses for Debtor 2), if any, from Official Form 106J-2 22c. Add lines 4 through 21. 22c. Calculate your monthly expenses for Debtor 2), if any, from Official Form 106J-2 23a. Copy line 12 (your combined monthly income) from Schedule I. 23a. Copy line 22 (monthly expenses for Debtor 2) if any, from Official Form 106J-2 23b. Copy over monthly expenses for Debtor 2 if any, from Official Form 106J-2 23b. Copy over monthly expenses for Debtor 3 if			8.	\$				
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11. Medical and dental expenses								
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14. S 0.00			13.	\$	150.00			
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24. Do you expect an increase or decrease in your expenses within the year often you file this form?	24 Da	you expect an increase or decrease in your expenses within the year offer.	ou file this	form?				
24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a		Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a						
modification to the terms of your mortgage?								
■ No.		lo.						
☐ Yes. Explain here:								